

B18W (Form 18W)(08/07)

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 10-37875-KRH  
**Chapter** 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Edward Small Jr.  
2408 Bainbridge Street  
Richmond, VA 23225

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-2589

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

John Edward Small Jr. is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: January 22, 2015

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
John Edward Small  
DebtorCase No. 10-37875-KRH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0422-7

User: ramirez-1  
Form ID: B18WPage 1 of 2  
Total Noticed: 28

Date Rcvd: Jan 22, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2015.

db +John Edward Small, Jr., 2408 Bainbridge Street, Richmond, VA 23225-3936  
 cr +JPMORGAN CHASE BANK, N.A., 10790 Racho Bernardo Road, San Diego, CA 92127-5705  
 cr +PHH MORTGAGE CORPORATION, c/o SHAPIRO & BURSON, LLP, 236 Clearfield Ave, Ste 215,  
 Virginia Beach, VA 23462-1893  
 10080169 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank, PO Box 630919, Irving, TX 75063-0000)  
 10080165 +Century 21 - PHH Mortgage, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604  
 10080166 +Chase, c/o Zwicker & Assoc., 401 Professional Dr., St. 150, Gaithersburg, MD 20879-3434  
 10080168 +Chase Home Finance, PO Box 24696, Columbus, OH 43224-0696  
 10080170 Citibank (C48743), c/o Margolis, Pritzker, 110 West Road, St. 222, Towson, MD 21204-0000  
 10225224 +JPMorgan Chase Bank, N.A., c/o Chase, Home Finance, LLC as Servicing Agent,  
 3415 Vision Drive, oh4-7142, Columbus, OH 43219-6009  
 10307245 +PHH MORTGAGE CORPORATION, 2001 BISHOPS GATE BLVD., ATTN: MAIL STOP SV-01,  
 MOUNT LAUREL, NEW JERSEY 08054-4604  
 10082110 +US Attorney's Office, Main Street Center 18th Floor, 600 E. Main Street,  
 Richmond, VA 23219-2416

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10080163 EDI: AMEREXP.COM Jan 23 2015 02:33:00 American Express, P.O. Box 650448,  
 Dallas, TX 75265-0448  
 10248231 EDI: BECKLEE.COM Jan 23 2015 02:33:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 10540112 EDI: RESURGENT.COM Jan 23 2015 02:33:00 B-Line, LLC, P.O. Box 91121, Dept. 550,  
 Seattle, WA 98111-9221  
 10080164 EDI: BANKAMER.COM Jan 23 2015 02:33:00 Bank of America, P.O. Box 15019,  
 Wilmington, DE 19886-5019  
 10229653 EDI: RESURGENT.COM Jan 23 2015 02:33:00 CR Evergreen II, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 10080167 EDI: CHASE.COM Jan 23 2015 02:33:00 Chase Bank, Cardmember Service, P.O. Box 15153,  
 Wilmington, DE 19886-5153  
 10146588 EDI: CHASE.COM Jan 23 2015 02:33:00 Chase Bank USA, N.A., PO Box 15145,  
 Wilmington, DE 19850-5145  
 11525806 +E-mail/Text: bankruptcy@dtasolutionsllc.net Jan 23 2015 02:37:33 DTA Solutions LLC,  
 8313 Whitley Rd. Suite A, Watauga, TX 76148-2483  
 10087511 EDI: DISCOVER.COM Jan 23 2015 02:33:00 Discover Bank, Dfs Services LLC, PO Box 3025,  
 New Albany, OH 43054-3025  
 10080171 EDI: DISCOVER.COM Jan 23 2015 02:33:00 Discover Card, P.O. Box 71084,  
 Charlotte, NC 28272-1084  
 10875642 +EDI: RESURGENT.COM Jan 23 2015 02:33:00 East Bay Funding, LLC,  
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 10130565 +EDI: BANKAMER.COM Jan 23 2015 02:33:00 Fia Card Services, NA As Successor In Interest to,  
 Bank of America NA and Mbn America Bank, 1000 Samoset Drive, DE5-023-03-03,  
 Newark, DE 19713-6000  
 10080172 EDI: IRS.COM Jan 23 2015 02:34:00 Internal Revenue Service, P.O. Box 21126,  
 Philadelphia, PA 19114-0326  
 10966805 +EDI: RESURGENT.COM Jan 23 2015 02:33:00 PYOD LLC, c/o Resurgent Capital Services,  
 PO Box 19008, Greenville, SC 29602-9008  
 10185239 EDI: RESURGENT.COM Jan 23 2015 02:33:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 10259358 EDI: ECAST.COM Jan 23 2015 02:33:00 eCAST Settlement Corporation, POB 29262,  
 New York NY 10087-9262  
 10214482 EDI: ECAST.COM Jan 23 2015 02:33:00 eCAST Settlement Corporation assignee of Citibank,  
 (South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* B-Line, LLC, P.O. Box 91121, Dept. 550, SEATTLE, WA 98111-9221  
 tee\* CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
 cr\* +DTA Solutions LLC, 8313 Whitley Rd, Suite A, Watauga, TX 76148-2483  
 cr\* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
 GREENVILLE, SC 29602-0288  
 cr\* +PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008  
 cr\* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: ramirez-l  
Form ID: B18W

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Jan 22, 2015

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 24, 2015

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2015 at the address(es) listed below:

Abigail S. Phillips on behalf of Debtor John Edward Small, Jr. aphillips@pf-law.com,  
beth@pf-law.com;dweekley@pf-law.com  
Carl M. Bates station01@richchap13.com,  
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c  
om  
Cheran Denise Cordell on behalf of Creditor PHH MORTGAGE CORPORATION vabecf@logs.com,  
vabecf@logs.com  
Keith L. Phillips on behalf of Plaintiff John Edward Small, Jr. Keith@pf-law.com,  
beth@pf-law.com;aphillips@pf-law.com;dweekley@pf-law.com  
Linh Kiet Tran on behalf of Transferee CR Evergreen II, LLC bknotices@gmail.com

TOTAL: 5